Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main

DI (OIRCIA)	FORD 1) (04/)				-Document -	Page	1 of 39			
United States Bankruptey Court Northern District of Illinois					9		VOL	UNTARY P	PETITION	
		vidual, enter La	st, First, Mide	ile):		Name o	Name of Joint Debtor (Spouse) (Last, First, Middle):			
Bowman III, Henry L. All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): N/A							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
(if more that 7223	n one, state a	dl) :			l)/Complete EIN		r digits of S than one, st		Taxpayer I.D	. (ITIN)/Complete EIN
		(No. and Stree	et, City, and S	tate):		Street A	ddress of Jo	int Debtor (No. and St	reet, City, and	d State):
Chicago,	Washtenav IL	v Avenue								
County of R	Residence or o	of the Principal	Place of Bus	iness:	ZIP CODE 60652	County	of Residence	e or of the Principal Pla	ace of Busine	ZIP CODE
Cook		or (if different						Joint Debtor (if differen		
Location of	Principal As	sets of Busines	s Debtor (if di		ZIP CODE om street address above	s):			· · · · · · · · · · · · · · · · · · ·	ZIP CODE
										ZIP CODE
	(Form	pe of Debtor of Organizationeck one box.)	on)		(Check one box.)	of Business				Code Under Which Check one box.)
See Ext. Corpor Partner Other (✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.			Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other			Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	R N C R	Chapter 15 Petition for decognition of a Foreign Main Proceeding Chapter 15 Petition for decognition of a Foreign donmain Proceeding	
	•	oter 15 Debtor				Tax-Exempt Entity (Check box, if applicable.)			Nature of I	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:				Debtor is a tax-exempt organization Debtor is a tax-exempt organization						
		Filing Fee	(Check one b	ox.)		Check o	ne box:	Chapter 11	Debtors	
	ling Fee attac					☐ De	Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).			
signed unable Filing I	application f to pay fee ex Fee waiver re	for the court's care in installing a capt in installing a caption in the caption	consideration on nents. Rule 1 cable to chapt	ertifying 006(b). S er 7 indiv	duals only). Must attach that the debtor is See Official Form 3A.	Check if Del	btor's aggre _l iders or affil	gate noncontingent liquiates) are less than \$2,4 every three years there	490,925 (ama	(excluding debts owed to ount subject to adjustment
attach signed application for the court's consideration. See Official Form 3B.					A p	ceptances of	filed with this petition	prepetition i	from one or more classes	
		e Information							4	THIS SPACE IS FOR COURT USE ONLY
☐ De	ebtor estimat	es that funds w es that, after an unsecured cred	y exempt pro	e for dist perty is e	ribution to unsecured cr xcluded and administrat	editors. ive expenses	paid, there	will be no funds availal	ble for	
Estimated Nu [] [] 1-49 5	umber of Cre		□ 200-999	1,000- 5,000	5,001-	10,001- 25,000	25,001- 50,000	50,001- 100,000		
\$0 to \$ \$50,000 \$	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000, to \$10 million	001 \$10,000,001 to \$50	550,000,001 to \$100 million	\$100,000 to \$500 million	,001 \$500,000,001 to \$1 billion	☐ → More than \$1 billion	To Che
\$0 to \$	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000, to \$10 million	001 \$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000 to \$500 million	,001 \$500,000,001 to \$1 billion	☐ More than \$1 billion	

C B1 (Official Form	ase 15-11130 Doc 1 Filed 03/27/15	Entered 03/27/15 15:10:4	6 Desc Main			
Voluntary Petit		Page 2 of 39 Name of Debtor(s): Henry L. Bowman III				
(1 nis page musi	All Prior Bankruptcy Cases Filed Within Last 8		t.)			
Location Where Filed:	Northern District of Illinois	Case Number: 14B42340	Date Filed: 11/22/2014			
Location		Case Number:	Date Filed:			
Where Filed:	Park Park Con File 1					
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Case Number:	Idditional sheet.) Date Filed:			
District:		D.L.				
District.		Relationship:	Judge:			
10Q) with the S of the Securities	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and securities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X				
		organizate of Adolates for Deuton(s) (1	Date)			
	Exhib own or have possession of any property that poses or is alleged to pose Exhibit C is attached and made a part of this petition.		blic health or safety?			
Exhibit D, If this is a joint p	d by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor, is attached and made a part of this etition: also completed and signed by the joint debtor, is attached and made a part of this debtor.	petition.				
Ø	Information Regarding (Check any app Debtor has been domiciled or has had a residence, principal place	of business, or principal assets in this District if	or 180 days immediately			
	preceding the date of this petition or for a longer part of such 180 day	•				
	There is a bankruptcy case concerning debtor's affiliate, general parts	-				
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the r	defendant in an action or proceeding [in a fed-	ttes in this District, or has eral or state court] in this			
	Certification by a Debtor Who Resides (Check all applied					
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fol	lowing.)			
		(Name of landlord that obtained judgment)	-			
		(Address of landlord)	de grande de la companya de la comp			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be pon, after the judgment for possession was entered	permitted to cure the , and			
	Debtor has included with this petition the deposit with the court of of the petition.	any rent.that would become due during the 30-d	ay period after the filing			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main

or (Orrelationally (04/15)	Joeumont	Page 2 of 20 Page 3
Voluntary Petition	Jocament	Name of Debtor(s): Henry L. Bowman III
(This page must be completed and filed in every case.)	Sign	atures
Signature(s) of Debtor(s) (Individual/Joint		Signature of a Foreign Representative
I declare under penalty of perjury that the information provided and correct. [If petitioner is an individual whose debts are primarily conschosen to file under chapter 7] I am aware that I may proceed ur or 13 of title 11, United States Code, understand the relief available chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, is specified in this petition.	in this petition is true sumer debts and has ader chapter 7, 11, 12 able under each such r signs the petition] I	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
x Henry & Bersona II		x
Signature of Debtor		(Signature of Foreign Representative)
Signature of Joint Debtor 301-247-3203 Telephone Number (if not represented by attorney)		(Printed Name of Foreign Representative)
Date		1.7810
Signature of Attorney*		Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address		I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	***************************************	Printed Name and title, if any, of Bankruptcy Petition Preparer

Date *In a case in which § 707(b)(4)(D) applies, this signature also corcertification that the attorney has no knowledge after an inquiry thin the schedules is incorrect.	nat the information	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnershi	ι φ)	
I declare under penalty of perjury that the information provided in and correct, and that I have been authorized to file this petition debtor.	n this petition is true on on behalf of the	Address
The debtor requests the relief in accordance with the chapter of ti Code, specified in this petition.	tle 11, United States	X Signature
x		Date
Signature of Authorized Individual		
Printed Name of Authorized Individual		Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Title of Authorized Individual		Names and Social-Security numbers of all other individuals who prepared or assisted
Date		in preparing this document unless the bankruptcy petition preparer is not an individual.
		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Henry L. Bowman III	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- I. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

Page 2

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Almy 2, Bown III

Date: 27MAR2C15

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Henry L. Bowman III	Case No.
Debtor	
	Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASS	SETS		LIABILITIES		OTHER
A - Real Property	у	1	\$	0.00				
B - Personal Property	у	3	\$ 1	,100.00				2
C - Property Claimed as Exempt	у	1				*************************************		
D - Creditors Holding Secured Claims	у	1			s	36,677.00		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	у	2			s	0.00		
F - Creditors Holding Unsecured Nonpriority Claims	у	2			\$	6,628.00		
G - Executory Contracts and Unexpired Leases	у	1						,
H - Codebtors	у	1						
J - Current Income of Individual Debtor(s)	у	2			<u> </u>		\$	2,096.47
J - Current Expenditures of Individual Debtors(s)	у	3		:		***************************************	\$	1,284.00
7	OTAL	17	\$ 1,	100.00	\$	43,305.00	****	

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amou	ınt
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 2,096.47
Average Expenses (from Schedule J, Line 22)	\$ 1,284.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 2,556.67

State the following:

State the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 6,628.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 6,628.00

Case 15-11130	Doc 1	Filed 03/27/15	Entered 03/27/15 15:10:46	Desc Mair
(Official Form 6A) (12/07)		Document	Page 8 of 39	

B6A	Official	Form	6A)	(12/07)

In re	Henry L. Bowman III	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
I do not own any real estate or property of any.				
property of any.				
	Tata			

(Report also on Summary of Schedules.)

Case 15-11130	Doc 1	Filed 03/27/15	Entered 03/27/15 15:10:46	Desc Main
B 6B (Official Form 6B) (12/07)		Document	Page 9 of 39	

la re	Henry L. Bowman III	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCI	RIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	х				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Navy Federal C	Credit Union		0.00
Security deposits with public utilities, telephone companies, landlords, and others.	x				
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous t	nousehold goods and furnishings		500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	×				
6. Wearing apparel.		Clothes			600.00
7. Furs and jewelry.	x		3		14.
8. Firearms and sports, photographic, and other hobby equipment.	×				A. A
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	x				
10. Annuities. Itemize and name each issuer.	x				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x				

In re	Henry L. Bowman III	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x		***************************************	
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

Case 15-11130	Doc 1	Filed 03/27/15	Entered 03/27/15 15:10:46	Desc Main
B 6B (Official Form 6B) (12/07) Cont.		Document	Page 11 of 39	

in re	Henry L. Bowman III	, Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			J.	CURRENT VALUE OF
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2013 White Dodge Charger SXT, 45,300 miles, located at home address.		0.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	×			
30. Inventory.	x			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х		1	
35. Other personal property of any kind not already listed. Itemize.	x		THOMSE THOMSE	
	· · · · · · · · · · · · · · · · · · ·	0 continuation sheets attached Total	- [\$ 1,100.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 15-11130 B6C (Official Form 6C) (04/13)	Doc 1	Entered 03/27/15 15:10:46 Page 12 of 39	Desc Main

n re Henry L. Bowman III	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675.*

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735 ILCS 5/12-1001(a)	500.00	500.00
735 ILCS 5/12-1001(b)	600.00	600.00
	PROVIDING EACH EXEMPTION 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(b)	PROVIDING EACH EXEMPTION 735 ILCS 5/12-1001(a) 500.00 735 ILCS 5/12-1001(b) 600.00

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 13 of 39

B 6D (Official Form 6D) (12/07)

In re Henry L. Bowman III	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband. Wife. Joint, or Community,"

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND DATE CLAIM WAS AMOUNT OF CLAIM UNLIQUIDATED UNSECURED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED. WITHOUT PORTION, IF DISPUTED INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER OF COLLATERAL AND (See Instructions Above.) DESCRIPTION AND VALUE OF **PROPERTY** SUBJECT TO LIEN ACCOUNT NO.1000 12/22/2013 Car Chrysler/ Capital lien 2013 White PO Box 961288 Dodge Charge 36,677.00 36,677.00 Ft. Worth, TX 76161-0272 SXT VALUE \$ 16,619.00 ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ Subtotal > continuation sheets (Total of this page) 36,677.00 36.677.00 Total ▶ \$ 36,677.00 36,677.00 (Use only on last page) (Report also on Summary of

(If applicable, report

also on Statistical Summary of Certain Liabilities and Related

Data.)

Schedules.)

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 14 of 39

B6E (Official Form 6E) (04/13)

In re	Henry L. Bowman III	Case No.
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages salaries and commissions including acceptant converges and sick leave now explanate and commissions including acceptant acceptance and sick leaves now explanate and commissions.

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 15 of 39

RAE	Official	Form 6E	704/133	Cont
DUL	Oniciai	FULLS OF	1 ((/4/)	I L .(1811

In re H	enry L. Bowman III	, Case No
	Debtor	(if known)
Certain	farmers and fishermen	
Claims of o	certain farmers and fishermen, up to \$6,150* pe	er farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits	by individuals	
Claims of i	ndividuals up to \$2,775* for deposits for the pudelivered or provided. 11 U.S.C. § 507(a)(7).	archase, lease, or rental of property or services for personal, family, or household use,
Taxes an	d Certain Other Debts Owed to Governmen	tal Units
Taxes, cust	oms duties, and penalties owing to federal, state	e, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commit	nents to Maintain the Capital of an Insured	Depository Institution
Claims base Governors of § 507 (a)(9).	ed on commitments to the FDIC, RTC, Director the Federal Reserve System, or their predecess	r of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims fo	or Death or Personal Injury While Debtor W	as Intoxicated
Claims for drug, or anoth	death or personal injury resulting from the oper ner substance. 11 U.S.C. § 507(a)(10).	ation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts ar	e subject to adjustment on A/OI/IK and many the	rree years thereafter with respect to cases commenced on or after the date of
adjustment.	, заедел 10 асуиятет Он 4/01/10, ана every и	wee years mereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

Case 15-11130	Doc 1	Filed 03/27/15	Entered 03/27/15 15:10:46	Desc Main
B 6F (Official Form 6F) (12/07)		Document	Page 16 of 39	

in re	Henry L. Bowman III	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT MAILING ADDRESS CODEBTOR INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 9944 08/2014 Collection Attorney Dominion Electric **CBE Group** 249.00 1309 Technology Pkwy Cedar Falls, IA 50613 ACCOUNT NO. 7223 Unpaid parking tickets B550, 3928, 3139 City of Chicago 1,200.00 Dept of Finance Rm 700 121 N. LaSalle Street Chicago, IL 60602 ACCOUNT NO. 9994 03/2014 Collection Attorney ATT Enhanced Recovery Corp 1.417.00 Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256 ACCOUNT NO. 5651 12/01/2012 Factoring Company Account T Midland Funding 548.00 Mobile 8875 Aero Dr Ste 200 San Diego, CA 92123 Subtotal> \$ 3,414.00 continuation sheets attached ¢ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 15-11130	Doc 1	Filed 03/27/15	Entered 03/27/15 15:10:46	Desc Mair
B 6F (Official Form 6F) (12/07) - Cont.		Document	Page 17 of 39	

Henry L. Bowman III	Case No.	
Debtor	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED		IOUNT OF CLAIM
Navy Federal Credit Union PO Box 3700 Merrifield, VA 22119			09/2008 Credit card					3,214.00
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. 1 of 1 continuation sheet to Schedule of Creditors Holding Unsecure Nonpriority Claims	eets attad	ched			Subt	otal⊁	\$	3,214.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					S	6,628.00		

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 18 of 39

B 6G (Official Form 6G) (12/07)

In re Henry L. Bowman III , Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-11130	Doc 1	Filed 03/27/15	Entered 03/27/15 15:10:46	Desc Main
3 6H (Official Form 6H) (12/07)		Document	Page 19 of 39	

In re Henry L. Bowman III ,	Case No.
Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 20 of 39

Fill in this information to identify	your case:					
Henry L. Bowman III Debtor 1						
First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name	——			
United States Bankruptcy Court for the:	Northern District of Illino	is				
Case number				Check if	this is:	
(If known)				☐ An a	mended filing	
					pplement showing post- iter 13 income as of the	
Official Form B 6I					DD/YYYY	Tollowing date.
Schedule I: You	ır Income					12/13
Be as complete and accurate as posupplying correct information. If yelf you are separated and your spouseparate sheet to this form. On the Part 1: Describe Employm	ou are married and not fi use is not filing with you, top of any additional pa	ling jointly, and y do not include in	our spouse is formation ab	s living with out your so	you, include information	n about your spouse.
Fill in your employment information.		Debtor 1			Debtor 2 or non-fil	ina enoues
If you have more than one job.		anterpresentation of the formation of th	erg erg egserret gybetiniselopelbetikelopelikelopelik	our driving the continue to the second continue to the second second continue to the second second continue to	DEDIOI Z OF HOIP/III	www.comment.com.com.com.com.com.com.com.com.com.com
attach a separate page with information about additional employers.	Employment status	Employed Not employ	yed		Employed Not employed	
include part-time, seasonal, or self-employed work.					**************************************	
Occupation may Include student or homemaker, if it applies.	Occupation	Repair & A	•	T. T	····	P4000-95400-000-000-000-000-00-00-00-00-00-00-00
	Employer's name	Home Depo	ot Distributi	on Ctr		
	Employer's address	1390 Perry			Number Street	
			historia varia		· · · · · · · · · · · · · · · · · · ·	
		Plainfield, I		Code	City	State ZIP Code
	How long employed the	re? New job	-		W-170-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0	
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse habelow. If you need more space, at	ve more than one employe	er, combine the info				•
below. If you need more space, at	taur a separate sheet to tr	ns ionii.	For	Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sala deductions). If not paid monthly,	ary, and commissions (be calculate what the monthly	efore all payroll wage would be.	2. <u>\$_2</u>	2,556.67	n de managan en	
3. Estimate and list monthly over	time pay.		3. + \$	0.00	+ \$	
4. Calculate gross income. Add lin	ne 2 + line 3.		4. \$_2	2.556.67	\$	

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 21 of 39

Debtor 1 Henry L. Bowman III Case number (if known) Case number (if known)

		Fo	r Debtor 1	For Debto		
Copy line 4 here	→ 4.	\$_	2,556.67	\$		
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5a.	\$	460.20	ę		
5b. Mandatory contributions for retirement plans	5b.	\$ \$	0.00	- Ψ <u></u>		
5c. Voluntary contributions for retirement plans	5c.	\$_ \$	0.00	_ \$ _ \$		
5d. Required repayments of retirement fund loans	5d.	\$_ \$	0.00			
5e. Insurance			0.00	- »		
5f. Domestic support obligations	5e.	\$_	0.00	\$		
,,	5f.	\$_	0.00	- 3		
5g. Union dues	5g.	\$		_ \$		
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	460.20	. \$		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2.096.47	<u>\$</u>		
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$_	0.00	. \$		
8b. Interest and dividends	8b.	s	0.00	\$		
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent	140004			***************************************	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	. \$		
8d. Unemployment compensation	8d.	\$	0.00	\$		
8e. Social Security	8e.	\$	0.00	\$		
8f. Other government assistance that you regularly receive						
Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		\$	0.00	\$	\$\$\$WEARANT & WANTE SAN SHOWA	
Specify:	8f.					
8g. Pension or retirement income	8g.	\$	0.00	\$		
8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	 	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	2,096.47	+ \$	=	<u>\$ 2,096.47</u>
11. State all other regular contributions to the expenses that you list in School	tule J.					
Include contributions from an unmarried partner, members of your household, y other friends or relatives.			ents, your roo	mmates, and		
Do not include any amounts already included in lines 2-10 or amounts that are	not av	ailable	to pay exper	nses listed in Sci	nedule J.	
Specify:					11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Ce						\$ 2,096.47
13. Do you expect an increase or decrease within the year after you file this f	orm?					compined monthly income
✓ No. Yes. Explain:						

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 22 of 39

Fill in this information to identif	y your case:				
Debtor 1 Henry L. Bowman III	Middle Name Last Name	Check if to	nis is:		
Debtor 2	misule rearie Last rearie	p	ended f	ilina	
(Spouse, if filing) First Name	Middle Name Last Name			=	-petition chapter 13
United States Bankruptcy Court for the	Northern District of Illinois			of the following	
Case number (If known)		parties.	D/ YYY		2 hassuns Dahter 2
Official Form B 6J				eparate house	2 because Debtor 2 shold
Schedule J: Yo	ur Expenses				12/13
	possible. If two married people are fili ded, attach another sheet to this form n.		-		=
Part 1: Describe Your Ho	usehold		· · · · · · · · · · · · · · · · · · ·		
No. Go to line 2. Yes. Does Debtor 2 live in a	separate household?				
No Yes. Debtor 2 must f	ile a separate Schedule J.				
Do you have dependents?	T _{No}				
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
Do not state the dependents'	each dependent	Son		9	✓ No
names.					Yes
					Yes
					No
			_		Yes
			····		No No
					Yes
					No Yes
Do your expenses include expenses of people other than yourself and your dependents?	✓ No Yes				housed .
Part 2: Estimate Your Ongo	ing Monthly Expenses				
	r bankruptcy filing date unless you a nkruptcy is filed. If this is a suppleme			-	•
	n-cash government assistance if you ided it on Schedule I: Your Income (O			Your expe	nses
 The rental or home ownership any rent for the ground or lot. 	expenses for your residence. Include	first mortgage payments and	4.	S	300.00
If not included in line 4:					0.00
4a. Real estate taxes			4a.	\$	0.00
4b. Property, homeowner's, or	renter's insurance		4b.	\$	0.00
4c. Home maintenance, repair,	and upkeep expenses		4c .	\$	0.00
4d. Homeowner's association of	or condominium dues		4d.	\$	0.00

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 23 of 39

Debtor 1

Henry L. Bowman III

First Name Middle Name Last Name

Case number (if known)

			Your ex	*
5	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:	C.	\$	150.00
	6a. Electricity, heat, natural gas	6a.		
	Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services	6b. 6c.	\$ \$	•
	6d. Other. Specify:	6d.	\$	
7.	Food and housekeeping supplies	7.	\$ \$	
	Childcare and children's education costs	8.		
8.	Clothing, laundry, and dry cleaning	o. 9.	\$	
9.	Personal care products and services		\$	
10.		10.	\$	
11.	Medical and dental expenses	11.	\$	20.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	150.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	137.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 24 of 39

Debtor 1	Henry L. Bo	owman III		Case number (if kno	own)		
	First Name	Middle Name	Last Name				0.00
21. Oth	er. Specify:				21.	+\$	0.00
	r monthly expe		4 through 21.			\$	1,284.00
The	result is your mo	nthly expenses.			22.	· · · · · · · · · · · · · · · · · · ·	
23. Calcı	ulate your mont	hly net income.				_	2,096.47
23a.	Copy line 12 (ye	our combined m	onthly income) from Schedule I.		23a.	\$	2,030.47
23b.	Copy your mon	thly expenses fr	om line 22 above.		23b.	-\$	1,284.00
23c.	•	onthly expense or monthly net in	s from your monthly income.		23c.	\$	812.47
o. Dow	au avnast an im		aco in your expenses within the	n year after you file this form?			Control of the Contro
-	-		ase in your expenses within the				
		•	paying for your car loan within the rease because of a modification to				
√ N	0.						
☐ Y	es. Explain h	еге:					

Document

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Page 25 of 39

In re Henry L. Bowman III

Debtor

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date 27 MAR 2016	Simplified Henry Barrier 11
	Signature: Acry 2; Bowner III Debtor
ate	
ate	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
e debtor with a copy of this document and the notices and omulgated pursuant to 11 U.S.C. § 110(h) setting a maximum.	aptropretition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum tor or accepting any fee from the debtor, as required by that section.
inted or Typed Name and Title, if any, Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, sta ho signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
dress	
ignature of Bankruptcy Petition Preparer	
U	Date
	Date s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
umes and Social Security numbers of all other individuals	
ames and Social Security numbers of all other individuals more than one person prepared this document, attach ad bankruptcy petition preparer's failure to comply with the prov	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
ames and Social Security numbers of all other individuals more than one person prepared this document, attach ad bankruptcy petition preparer's failure to comply with the prov U.S.C. § 156.	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ditional signed sheets conforming to the appropriate Official Form for each person.
ames and Social Security numbers of all other individuals more than one person prepared this document, attach advankruptcy petition preparer's failure to comply with the prov. U.S.C. § 156. DECLARATION UNDER PENA 1, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ditional signed sheets conforming to the appropriate Official Form for each person. isions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11. LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
umes and Social Security numbers of all other individuals more than one person prepared this document, attach advankruptcy petition preparer's failure to comply with the prov. U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ditional signed sheets conforming to the appropriate Official Form for each person. distinst of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11. LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP The president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
mes and Social Security numbers of all other individuals nore than one person prepared this document, attach advankruptcy petition preparer's failure to comply with the prov. U.S.C. § 156. DECLARATION UNDER PENA 1, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: Iditional signed sheets conforming to the appropriate Official Form for each person. It is in fines or imprisonment or both. 11 U.S.C. § 11. ILTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP The president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
mes and Social Security numbers of all other individuals nore than one person prepared this document, attach advankruptcy petition preparer's failure to comply with the prov. U.S.C. § 156. DECLARATION UNDER PENA 1, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ditional signed sheets conforming to the appropriate Official Form for each person. distinst of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 26 of 39

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Debtor (if known)		
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STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

0

I just started a new job with the Home Depot Distribution Center. 2014 GI Bill- \$21,747 2013 GI Bill- \$23,724

Income other than from employment or operation of busi
--

4	NOME	
I	/	
1	✓	
L	•	

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT

PAID

AMOUNT STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Document Page 28 of 39

B7 (Official Form 7) (04/13)

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS

OF ASSIGNEE

DATE OF

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE

4

CASE TITLE & NUMBER

Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

OR ORGANIZATION

RELATIONSHIP TO DEBTOR,

IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF LOSS

PROPERTY

BY INSURANCE, GIVE PARTICULARS

5

9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. (

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

√ Noine

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

	ficial Form 7) (04/13)	
None	c. List all firms or individuals who at the time of the commencer books of account and records of the debtor. If any of the books of	ment of this case were in possession of the faccount and records are not available, explain.
	NAME	ADDRESS
None	d. List all financial institutions, creditors and other parties, including financial statement was issued by the debtor within two years im	ding mercantile and trade agencies, to whom a mediately preceding the commencement of this cas
	NAME AND ADDRESS	DATE ISSUED
	20. Inventories	
None	 a. List the dates of the last two inventories taken of your property taking of each inventory, and the dollar amount and basis of each 	, the name of the person who supervised the inventory.
	DATE OF INVENTORY INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	 b. List the name and address of the person having possession of the in a., above. 	he records of each of the inventories reported
	DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	DATE OF INVENTORY 21. Current Partners, Officers, Directors and Shareholders	OF CUSTODIAN
lone		OF CUSTODIAN OF INVENTORY RECORDS
lone	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage	OF CUSTODIAN OF INVENTORY RECORDS
one	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage partnership.	OF CUSTODIAN OF INVENTORY RECORDS c of partnership interest of each member of the PERCENTAGE OF INTEREST

22	r		- 600	A11		
ZZ.	rormer	nartners.	omcers.	airectors	200	shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

Case 15-11130 Doc 1 Filed 03/27/15 Entered 03/27/15 15:10:46 Desc Main Page 36 of 39 Document

B7 (Official Form 7) (04/13)		1
I declare under penalty of perjury and any attachments thereto and		ned in the foregoing statement of financial affairs
Date 27 MAR 2016	Signature of Debtor	Henry L. Berema II
Date	Signature of Joint Debtor (if any)	
[If completed on behalf of a partnership	p or corporation]	
	have read the answers contained in the fore to the best of my knowledge, information	going statement of financial affairs and any attachments and belief.
Date	Signature	
	Print Name and Title	
[An individual signing on bel	nalf of a partnership or corporation must ind	licate position or relationship to debtor.]
	continuation sheets attached	
Penalty for making a false statement:	Fine of up to \$500,000 or imprisonment for u	o to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a 42(b); and, (3) if rules or guidelines have been pro-	bankruptcy petition preparer as defined in copy of this document and the notices and in broudgated pursuant to 11 U.S.C. § 110(h) so	PETITION PREPARER (See 11 U.S.C. § 110) 11 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h), and string a maximum fee for services chargeable by bankruptcy document for filing for a debtor or accepting any fee from
Printed or Typed Name and Title, if any, of Bankr	uptcy Petition Preparer Social-S	Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individu esponsible person, or partner who signs this docun		nd social-security number of the officer, principal,
Address	**************************************	
Signature of Bankruptcy Petition Preparer	Date	
lames and Social-Security numbers of all other indi	ividuals who prepared or assisted in prepari	ng this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-11130 Doc 1 Filed 03/27/15

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Page 39 of 39 Document

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Henry L. Bowman III Debtor	Case No.		
Debtor	Chapter 13	and the same of th	
	CE TO CONSUMER DEBTOR(S THE BANKRUPTCY CODE	S)	
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I deli	vered to the debtor the	
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the preparer is not an individual, st number of the officer, principal partner of the bankruptcy petitiby 11 U.S.C. § 110.)	ate the Social Security, responsible person, or	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certification I (We), the debtor(s), affirm that I (we) have received and Code. Henry L. Bowman III Printed Name(s) of Debtor(s)	on of the Debtor If read the attached notice, as required by § 342 X. A. Beromo Signature of Debtor		
Case No. (if known)	X	Date	
Instructions: Attach a copy of Form B 201A, Notice to Con	sumer Debtor(s) Under § 342(b) of the Ba	nkruptev Code.	

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.